

Information to identify the case:			
Debtor 1:	Sara J. Berklich		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	22-20372-JAD		
	Social Security number or ITIN:		xxx-xx-0899
	EIN:		--_-----
	Social Security number or ITIN:		-----
	EIN:		__-_____-
	Date case filed for chapter:		7 3/3/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sara J. Berklich	
2. All other names used in the last 8 years		
3. Address	727 Churchill Court Cranberry Twp, PA 16066	
4. Debtor's attorney Name and address	Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

Debtor **Sara J. Berklich**

Case number **22-20372-JAD**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/18/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 18, 2022 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 6/17/22 Filing deadline: 30 days after the conclusion of the meeting of creditors No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Sara J. Berklich
Debtor

Case No. 22-20372-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Mar 18, 2022

Form ID: 309A

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	+ Sara J. Berklich, 727 Churchhill Court, Cranberry Twp, PA 16066-4212
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15459495	+ Patenaude & Felix, A.P.C., 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
15459497	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15459498	#+ Stillman Law Office, 50 Tower Office Park, Woburn, MA 01801-2113

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: chris.frye@steidl-steinberg.com	Mar 18 2022 23:17:00	Christopher M. Frye, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
tr	+ EDI: BRCCRAWFORD.COM	Mar 19 2022 03:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Mar 19 2022 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 19 2022 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 18 2022 23:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Mar 18 2022 23:18:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 18 2022 23:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15459476	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2022 23:17:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15459475	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 18 2022 23:17:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15459477	EDI: DISCOVER.COM		

District/off: 0315-2

User: auto

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		Mar 19 2022 03:18:00	Discover Financial, PO Box 3008, New Albany, OH 43054
15459479	+ Email/Text: bknotice@ercbpo.com		
		Mar 18 2022 23:18:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15459478	+ Email/Text: bknotice@ercbpo.com		
		Mar 18 2022 23:18:00	Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
15459480	Email/Text: BNSFN@capitalsvcs.com		
		Mar 18 2022 23:17:00	First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104
15459481	Email/Text: BNSFN@capitalsvcs.com		
		Mar 18 2022 23:17:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
15459484	Email/Text: BNSFS@capitalsvcs.com		
		Mar 18 2022 23:17:00	First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
15459485	Email/Text: BNSFS@capitalsvcs.com		
		Mar 18 2022 23:17:00	First Savings Bank, Attn: Bankruptcy, P.O. Box 5019, Sioux Falls, SD 57117
15459482	+ EDI: AMINFOFP.COM		
		Mar 19 2022 03:18:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15459483	+ EDI: AMINFOFP.COM		
		Mar 19 2022 03:18:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15459486	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 18 2022 23:18:36	LVNV Funding LLC, Po Box 10497, Greenville, SC 29603-0497
15459487	+ EDI: MID8.COM		
		Mar 19 2022 03:18:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459490	+ EDI: MID8.COM		
		Mar 19 2022 03:18:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459493	+ EDI: NHCLLC.COM		
		Mar 19 2022 03:18:00	National Hospital Collections LLC, 16 Distributor Drive, Morgantown, WV 26501-0121
15459494	+ EDI: NHCLLC.COM		
		Mar 19 2022 03:18:00	National Hospital Collections Llc, Attn: Bankruptcy, 16 Distributer Dr, Ste 2, Morgantown, WV 26501-7209
15459496	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Mar 18 2022 23:18:48	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15459499	EDI: RMSC.COM		
		Mar 19 2022 03:18:00	Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
15459501	+ EDI: WTRRN BANK.COM		
		Mar 19 2022 03:18:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15459500	+ EDI: WTRRN BANK.COM		
		Mar 19 2022 03:18:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15459502	+ EDI: WFFC.COM		
		Mar 19 2022 03:18:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15459503	+ EDI: WFFC.COM		
		Mar 19 2022 03:18:00	Wells Fargo Bank NA/Bob's Furniture, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Towd Point Mortgage Trust 2015-6, U.S. Bank Nation
15459488	*+	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459489	*+	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459491	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15459492	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007

District/off: 0315-2

User: auto

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TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2015-6 U.S. Bank National Association as Indenture Trustee bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Sara J. Berklich chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfbis.com

TOTAL: 5